Department of Business Regulations Tips for Donating to Charities

- **Call the Securities Division.** Call to verify registration at (401) 222-3048
- **Know your charity.** If solicited in person, ask for identification for both the solicitor and the charity.
- **❖ Listen closely to the name of the charity.** Beware of "copy-cat" names that sound like reputable charities.
- ❖ Don't be swayed by strong emotional appeals -- take some time to examine the charity's claims and to consider alternatives.
- **Do not give in to pressure.** Legitimate organizations do not expect you to contribute immediately if you are unfamiliar with their services.
- ❖ Don't be fooled by a hard-luck tale. Base contributions on factual, relevant information only.
- ❖ **Ask questions.** Ask how much of the donation will go to the program you want to support and how much will go to administrative or fundraising costs.
- ❖ Ask for written information. Legitimate organizations will give you materials about the charity's mission, how your donation will be used, and proof that your donation is tax-deductible.
- ❖ Listen for disclosures. By law, telephone solicitors are required to tell you the name of the company which employs them and that they are paid to solicit. Be suspicious of anyone who does not volunteer this information.
- ❖ Avoid cash donations. Make checks payable to the charitable organizations and not to the individual collecting a donation.
- ❖ Never give out personal information. Never give out information such as your social security number or bank account numbers over the telephone or Internet.
- * Beware of Internet solicitations. Do not respond to any unsolicited SPAM/incoming e-mails. If you choose to donate to an organization's website, look for "https" in the Internet site address and padlock logo to help determine if the site is secure.
- ❖ If a caller says, "you donated last year and we were wondering if you would like to donate again this year." If you cannot remember donating to this organization, don't automatically agree. Take the time to check your records and see if you did make a previous donation to this organization. Then decide if you want to donate to this organization.
- ❖ Trust your instincts. If you have doubts about donating to a charity, don't contribute to it. Instead find another charity that you feel comfortable with and then make your donation.